

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**OTIS JUNIOR CROSBY SR and ANNIE SUE
CROSBY**

Case No. 10-81081

S.S. Nos.: xxx-xx-3201 and xxx-xx-9253

Mailing Address: 4801 DANUBE LN, APT 204, Durham, NC 27704-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 21, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 28, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/11/10

Lastname-SS#: Crosby-3201

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REDUCED EXECUTORY CONTRACT CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**
			**

Creditor Name	Description of Collateral

FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SID SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Trimus	1	\$5,715	5.00	\$57	\$138.27	2003 Ford Taurus
			5.00			
			5.00			
			5.00			

SID SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)	Amount
Law Offices of John T. Orcutt, P.C.	\$2,800
SECURED TAXES	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
UNSECURED PRIORITY DEBTS	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	
CO-SIGN PROTECT (Pay 100%)	Int % Payoff Amt
All Co-Sign Protect Debts (See*)	
GENERAL NON PRIORITY UNSECURED	Amount
DMI- None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$179** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period **16.65** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

DT Credit
1800 N. Colorado St.
Gilbert, AZ 85233

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Duke Medicine
Patient Revenue Management Org
PO Box 751274
Charlotte, NC 28275

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Afni, Inc.
404 Brock Drive
Post Office Box 3517
Bloomington, IL 61702-3517

Duke University Hospital
Duke University Health System
PO Box 91040
Durham, NC 27708

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

AFNI-Bloom
404 Brock Drive
Post Office Box 3097
Bloomington, IL 61701

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Experian
P.O. Box 2002
Allen, TX 75013-2002

American General
600 N. Royal Ave
Evansville, IN 47715

Durham Regional Hospital
Post Office Box 91040
Durham, NC 27708-1040

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

CBUSASEARS
133200 Smith Road
Cleveland, OH 44130

First Premier Bank
900 Delaware
P.O. Box 5519
Sioux Falls, SD 57117-5519

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

CEN FL CARDIOVASCULAR CONSULTANTS
759 HARLEY STRICKLAND BLVD
Orange City, FL 32763

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Kross, Lieberman and Stone, Inc
Post Office Box 17449
Raleigh, NC 27619-7449

North American Credit Services
2810 Walker Road
Suite 100
Chattanooga, TN 37422

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Verizon South **
500 Technology Drive Stop 1
Saint Charles, MO 63304-2225

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Winn Dixie
5050 Edgewood Court
Jacksonville, FL 32254-3601

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

RCS
CSRECS01
Post Office Box 1022
Wixom, MI 48393-1022

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Triangle Urology Associates
205 Frasier Street
Durham, NC 27704

Trimus
PO Box 678
Smithville, MO 64089

United Compucred Collections
4190 Harrison Avenue
Cincinnati, OH 45211